

Aspen Properties Group, LLC

March 13, 2018

Jeffrey Cordtz
213 Southern Hill Drive
Duluth, GA 30097

Loan Number: FCI # 9160032062

Secured by real property located at:
213 Southern Hill Drive
Duluth, GA 30097

Current Lender: APG Holdings Revocable Trust

Original Amount: \$200,000.00

Original Lender: IndyMac Bank F. S. B.

Mortgage: dated April 03, 2006 and recorded on May 19, 2006 as Instrument Number 2006-0152211 in Fulton County, GA

This communication is from a Debt Collector and any information obtained will be used for that purpose.

Welcome to APG Holdings Revocable Trust

APG Holdings Revocable Trust is the Owner of the junior Mortgage and Note, and Aspen Properties Group LLC is the Trustee for APG Holdings Revocable Trust. FCI Lender Services, Inc. is the Servicer of your loan, which is secured by the Mortgage or Deed of Trust recorded on the above-referenced property. To further validate our ownership we have enclosed a copy of your Note, Mortgage or Deed of Trust, along with a recent fully executed Allonge and Assignment documenting the transfer of ownership to APG Holdings Revocable Trust. We also enclosed a copy of your recent FCI monthly Statement. If you have any questions or concerns please feel free to contact us at 800-326-5799 ext. 101 or you may contact our Servicer, FCI Lender Services at 800-931-2424 ext. 651

A recent review of your account and payment history indicates that although you have defaulted on your modification, you have been making payments toward your debt. We are willing to consider you for one of our workout programs. APG Holdings Revocable Trust understands the current economy is tough right now and most people do not have the funds readily available to fully reinstate. You may be eligible for a loan workout plan including a **Discounted Payoff**, a **Loan Modification**, and/or a **Forbearance Agreement**. These services are provided without cost to our customers.

APG Holdings Revocable Trust provides consumer friendly assistance programs designed to help resolve delinquency and avoid foreclosures. Unlike the larger Banking Institutions, APG Holdings Revocable Trust will provide you with friendly and personal customer service by designating an

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Our first step is to conduct a thorough analysis of the Borrower's financial situation. Please provide us with the following documentation on or before Wednesday, April 04, 2018. Please scan and email the docs to steveg@aspenfunds.net or fax us the documents at 800-719-0282 whatever is most convenient.

- Copies of three most recent Bank Statements; all pages; all Bank Accounts.
- Copies of three most recent Pay Stubs, Retirement, or Social Security Statements
- Copies of most recent Investment Account Statements, including 401K Statement.
- Copy of your signed 2016 Tax Return.
- Copy of your signed 2017 Tax Return.
- Copy of your most recent 1st Mtg Statement and loan modification if applicable.
- Please complete and sign the attached Financial Intake Form.

If you would like to learn more about these programs, you may contact Mr. Stephen Gryglewski, your APG Holdings Revocable Trust representative, at 800-326-5799 ext. 101 during the following hours: Monday through Friday: 8 a.m. to 8 p.m. and Saturday 9 a.m. – 2 p.m. Eastern Standard Time.

If you are represented by an attorney, APG Holdings Revocable Trust will work with your attorney. We will also work with housing counselors, APG Holdings consumer debt counselors and other representatives with your written authorization. If you are represented by an attorney, this letter is being mailed to you to forward to your attorney. We will release information to your attorney without further authorization. If you wish to have information regarding your account provided to individuals or groups other than your attorney, your signed written authorization (including your social security number) is required. We are also required by law to inform you that if you notify us you do not wish us to contact you by telephone at your place of employment, and then no such contact will be made.

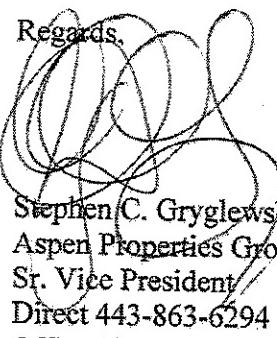
Pursuant to Section 106 of the Housing and Urban Development Act of 1968, you may have the right to receive counseling or may qualify for other loan counseling regarding the retention of your home from various local agencies. You may secure a list of the agencies by contacting the Department of Housing and Urban Development at (800)-569-4287 (Toll-Free) or TTY/TDD 1-800-877-8339. You may find other useful consumer information on foreclosure alternatives on the HUD website at <http://www.hud.gov/foreclosure/> including an article on "Tips for Avoiding Foreclosure".

We have enclosed a list of housing counselors near you in the event that you would like to contact someone for advice. This list was obtained from the Consumer Financial Protection Bureau's website, and was compiled based on your zip code. You may also obtain more information by visiting the Consumer Financial Protection Bureau's website at <http://www.consumerfinance.gov/find-a-housing-counselor/>.

You may also call the Homeowner(s) HOPE Hotline at 888-995-HOPE (4673) for further counseling. The HOPE Hotline offers free HUD-certified counseling services in English and Spanish and can help answer any questions you may have.

Please be advised if you are a debtor in bankruptcy or have been discharged in bankruptcy, this statement does not represent and is not intended to be a demand for payment. In such cases, this letter is provided for you for information purposes only and is not an attempt to collect a debt. You should consult legal counsel regarding your obligations, if any, to pay the mortgage loan.

Regards,



Stephen C. Gryglewski
Aspen Properties Group, LLC – Trustee of Aspen G Revocable Trust
Sr. Vice President
Direct 443-863-6294
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NMLS#699138

CC: FCI Lender Services, Inc.